



STALLMAN & POLLOCK LLP
121 Spear Street, Suite 290
San Francisco, CA 94105
(415) 512-1312

3621

In re Patent Application of: COLLEEN WALLACE ET AL.

Atty Docket No. SCHB-1500.

Application No.: 09/643,021

Filed: August 21, 2000

For: METHOD AND APPARATUS FOR NEW ACCOUNTS PROGRAM

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

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Transmittal herewith is an amendment in the above-identified application.

The fee has been calculated as shown below.

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDITIONAL FEE
TOTAL	21	MINUS	27	0	x \$18 =	\$0
INDEP.	7	MINUS	7	0	x \$86 =	\$0
FIRST PRESENTATION OF MULTIPLE DEP CLAIMS					+ \$290	\$0
TOTAL						\$0

Small Entity 50% Filing Fee Reduction (if applicable)

\$0

- * If the entry in Col. 1 is less than the entry in Col. 2, write "0" in Col. 3
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space.
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space. The "Highest Number Previously Paid For" (Total or Independent is the highest number found from the equivalent box in Col. 1 of a prior amendment or the number of claims originally filed.)

- ☒ No additional fee is required.
- ☐ Applicant(s) hereby petition(s) for a one-month extension of time in which to file the present response and enclose(s) herewith the necessary fee to accompany this petition. A check in the amount of \$_____ is attached.
- ☒ Please charge any additional fees, including any fees necessary for extensions of time or credit overpayment to Deposit Account No. 50-1703, under Order No. SCHB-1500.
A duplicate copy of this sheet is enclosed.

STALLMAN & POLLOCK LLP

Dated:

March 17, 2004

By:

Brian J. Keating (Reg. No. 39,520)
Attorneys for Applicant(s)

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 March 17, 2004.

Dated: 03/17/04

By:

Janet Chan

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PATENT
3-25-04
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor Patent Application of

Colleen Wallace et al.

Application No.: 09/643,021

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For: METHOD AND APPARATUS FOR
NEW ACCOUNTS PROGRAM

Group Art Unit: 3621

Examiner: D.Q. Le

**REPLY UNDER 37 CFR 1.116 IN
RESPONSE TO OFFICE ACTION
MAILED JANUARY 20, 2004**121 Spear Street, Suite 290
San Francisco, CA 94105
(415) 512-1312Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**CERTIFICATE OF MAILING**I hereby certify that this correspondence is being deposited
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Box 1450, Alexandria, VA 22313-1450 on March 17, 2004.
STALLMAN & POLLOCK LLPDated: 03/17/2004By: Janet Chan

Sir:

✓ In response to the Office Action mailed January 20, 2004, Applicants respectfully
respond as follows, and reconsideration is requested:**Amendment to the Claims** are reflected in the listing of claims which begins on page 2 of this
paper.**Remarks/Arguments** begin on page 9 of this paper.**RECEIVED**
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